What is claimed is:

1-23. (Previously Canceled)

- 24. A system comprising:
- (a) a network;
- (b) a client computer operated by a user and in communication with the network, where the client computer is programmed to carry out the operations of:

monitoring input from the user operating the client computer,

retrieving a plurality of web pages over the network at the direction of the user, where the plurality of web pages are retrieved over the network and displayed in a web browser window on a display screen associated with the client computer, and where the web browser window is associated with a web browser application that is operated by the user,

retrieving a first web page over the network from a first web server at the direction of the user, where the first web server is operated by a first entity,

displaying the first web page in the web browser window on the display screen associated with the client computer, and

automatically communicating browsing activity information over the network, where the browsing activity information includes information indicating that a web page from the first web server has been displayed at the client computer; and

(c) an apparatus for transferring information over the network, where the apparatus is configured to carry out the operations of:

waiting for a request over the network for a web page,

receiving over the network a request from the client computer for a web page, where the request is sent by the client computer at the direction of the user after the client computer has completed the operation of displaying the first web page in the web browser window,

accessing the browsing activity information communicated over the network by the client computer, where the browsing activity information is accessible to the apparatus without requiring any authorization or assistance from the first entity or the first web server, and

responding to the request from the client computer by transferring a responsive web page from the apparatus over the network to the client computer, where the responsive web page is personalized for the user based on the browsing activity information.

25. The system of claim 24, where the client computer is further programmed to carry out the operations of:

displaying the responsive web page in the web browser window, where the responsive web page includes an advertisement from a marketplace competitor of the first entity, and where the advertisement is selected for the responsive web page by the apparatus based on the browsing activity information.

## 26. The system of claim 25,

where the operation of automatically communicating browsing activity information is performed by a program that operates in conjunction with the web browser application, and

where the program that operates in conjunction with the web browser application is downloaded over the network, tested for authenticity using a code signing procedure, and stored on the client computer using a persistent storage mechanism.

27. A computer operated by a user for retrieving information over a network, where the computer is programmed to carry out the operations of:

monitoring input from the user operating the computer;

retrieving a plurality of web pages over the network at the direction of the user, where the plurality of web pages are retrieved over the network and displayed in a web browser window on a display screen associated with the computer, and where the web browser window is associated with a web browser application that is operated by the user;

retrieving a first web page over the network from a first web server at the direction of the user, where the first web server is operated by a first entity;

displaying the first web page in the web browser window on the display screen associated with the computer;

storing browsing activity data, where the browsing activity data includes information indicating that a web page from the first web server has been displayed at the computer;

after the computer has completed the operation of displaying the first web page in the web browser window, and while a web page is displayed in the web browser window, detecting that the user has selected a display element displayed in the web browser window, where the display element acts as a link to a second web server:

sending a request for a web page over the network to the second web server, where the second web server has access to the browsing activity data but is operated by an entity that is not related to the first entity, and where the second web server is able to access the browsing activity data without any assistance from the first entity or the first web server; and

receiving a web page from the second web server, where the web page from the second web server includes an advertisement tailored to the user's interests based on the browsing activity data.

28. A computer operated by a user for retrieving information over a network, where the computer is programmed to carry out the operations of:

monitoring input from the user operating the computer;

retrieving a plurality of web pages over the network at the direction of the user, where the plurality of web pages are retrieved over the network and displayed in a web browser window on a display screen associated with the computer, and where the web browser window is associated with a web browser application that is operated by the user;

retrieving a first web page over the network from a first web server, where the first web page is published by a first entity;

displaying the first web page on the display screen associated with the computer;

monitoring the display of the first web page on the display screen associated with the computer;

upon monitoring the display of the first web page, automatically identifying a first advertising message to communicate to the user; and

communicating the first advertising message to the user, where the first advertising message is communicated to the user by automatically placing the first advertising message in an

advertisement area on the display screen so that at least a portion of the first advertising message is visible to the user,

where the first advertising message is independent of the first web page and is not part of the first web page as published by the first entity, and

where the first advertising message includes information that a competitive entity wishes to communicate to users viewing web pages published by marketplace competitors of the competitive entity, and where the first entity and the competitive entity are marketplace competitors.

29. The computer of claim 28, where the computer is further programmed to carry out the operations of:

monitoring the user's interaction with the first advertising message;

determining that the user has selected the first advertising message;

in response to determining that the user has selected the first advertising message, displaying a web page associated with the competitive entity; and

enabling the user to purchase goods or services from the competitive entity.

30. The computer of claim 29, where the operation of displaying a web page associated with the competitive entity includes the operation of:

displaying a web page associated with the competitive entity in the advertisement area on the display screen.

31. The computer of claim 29, where the operation of displaying a web page associated with the competitive entity includes the operation of:

displaying a web page associated with the competitive entity in a new window on the display screen.

32. The computer of claim 28, where the computer is further programmed to carry out the operations of:

upon monitoring the display of the first web page, automatically identifying a second advertising message to communicate to the user; and

communicating the second advertising message to the user, where the second advertising message is communicated to the user by automatically placing the second advertising message in the advertisement area on the display screen so that at least a portion of the second advertising message becomes visible to the user,

where the second advertising message is independent of the first web page and is not part of the first web page as published by the first entity, and

where the second advertising message includes information that a second competitive entity wishes to communicate to users viewing web pages published by any of a plurality of marketplace competitors of the second competitive entity, and where the first entity and the second competitive entity are marketplace competitors.

- 33. The computer of claim 32, where the first advertising message and the second advertising message are communicated to the user one at a time.
- 34. The computer of claim 28, where the computer is further programmed to carry out the operations of:

detecting that a web page from a second web server is being displayed on the display screen associated with the computer, where the web page from the second web server is published by a second entity;

in response to detecting that a web page from the second web server is being displayed, attempting to identify a second advertising message to communicate to the user, where the second advertising message is independent of the web page from the second web server and is not part of the web page from the second web server as published by the second entity; and

determining that no second advertising message will be communicated to the user while the web page from the second web server is being displayed.

35. The computer of claim 28, where the operation of communicating the first advertising message to the user includes the operation of:

placing the first message in a new window on the display screen that is separate from the web browser window.

36. The computer of claim 28, where the operation of communicating the first advertising message to the user includes the operation of:

displaying the first message within the web browser window.

37. The computer of claim 28, where the operations of retrieving a first web page over the network and displaying the first web page include the operations of:

determining that the first web page is a document that the user may wish to retrieve over the network and display on the display screen, where the first web page is identified by a search engine in response to a search query entered by the user;

retrieving the first web page over the network from the first web server and storing the first web page in local storage associated with the computer, where the first web page is retrieved and stored in the background before the user inputs a request to display the first web page;

detecting that the user has requested that the first web page be displayed; and

upon detecting that the user has requested that the first web page be displayed, displaying the first web page on the display screen by retrieving the first web page from local storage associated with the computer.

38. The computer of claim 28, where the computer is further programmed to carry out the operations of:

detecting, while the first advertising message is displayed, that the user wishes to display a different web page on the display screen associated with the computer; and

upon detecting that the user wishes to display a different web page on the display screen, allowing the first advertising message to remain in the advertisement area on the display screen.

39. The computer of claim 28, where the operation of automatically identifying a first advertising message includes the operations of:

sending a request for information over the network to a first network device, where the first network device is different from the first web server, and is not controlled by the first entity;

receiving, in response to sending the request for information over the network to the first network device, information that includes the identity of a second network device;

sending a request to the second network device; and

receiving, in response to sending the request to the second network device, information to be included within the first advertising message.

40. The computer of claim 28, where the computer is further programmed to carry out the operations of:

retrieving the first advertising message over the network before the web page from the first web server is displayed on the display screen, where retrieving the first advertising message over the network is done in anticipation of the first web page from the first web server being displayed on the display screen; and

retrieving the first advertising message from local storage at the computer.

41. The computer of claim 28, where the computer is further programmed to carry out the operations of:

monitoring the display of the plurality of web pages, where the operation of monitoring the display of the plurality of web pages is done primarily for the purpose of presenting targeted advertisements to the user.

42. A computer operated by a user for retrieving information over a network, where the computer is programmed to carry out the operations of:

monitoring input from the user operating the computer;

retrieving a plurality of web pages over the network, where the plurality of web pages are retrieved over the network and displayed in a web browser window on a display screen associated with the computer, and where the web browser window is associated with a web browser application that is operated by the user;

determining that a first web page is a document that the user may wish to retrieve over the network and display on the display screen, where the first web page is stored at a first web server

and is published by a first entity, and where the first web page is identified by a search engine in response to a search query entered by the user;

retrieving the first web page over the network from the first web server, where the first web page is retrieved before the user inputs a request to display the first web page;

in response to detecting that the user has requested that the first web page be displayed, displaying the first web page on the display screen by retrieving the first web page from local storage associated with the computer; and

communicating a first advertising message to the user, where the first advertising message is communicated to the user by automatically placing the first advertising message in an advertisement area on the display screen so that at least a portion of the first advertising message is visible to the user along with the first web page,

where the first advertising message is not part of the first web page as published by the first entity at the first web server, and is not embedded within the first web page as published by the first entity, and

where the first advertising message is targeted to users viewing information of the type displayed by the first web page.

43. A computer operated by a user for retrieving information over a network, where the computer is programmed to carry out the operations of:

monitoring input from the user operating the computer;

retrieving a plurality of web pages over the network, where the plurality of web pages are retrieved over the network and displayed in a web browser window on a display screen associated with the computer, and where the web browser window is associated with a web browser application that is operated by the user;

retrieving a first web page over the network from a first web server at the direction of the user, where the first web page is published by a first entity, and where the first web page contains information about a first item;

displaying the first web page in the web browser window on the display screen associated with the computer;

determining that information about the first item is being displayed on the display screen associated with the computer;

accessing information generated by a competitive information service in order to determine whether competitive information is available for the first item, where the competitive information service is operated by an entity that is different than the first entity, and where the operation of accessing information generated by a competitive information service is carried out without the involvement or authorization of the first entity;

upon determining that competitive information is available for the first item, displaying a competitive information display element on the display screen associated with the computer; and

upon detecting that the user has selected the competitive information display element, displaying competitive information about the first item, where the competitive information includes price-competitive information for the first item from at least one marketplace competitor of the first entity.